

Fill in this information to identify the case:

Debtor Name Keith M. Scriven

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number: 22 - 11818 AMC☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: July/2022Date report filed: 09/15/2022

MM / DD / YYYY

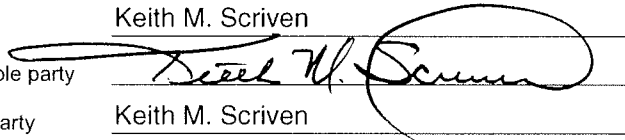
Line of business: SalesNAISC code: 459920

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party:

Keith M. Scriven

Original signature of responsible party



Printed name of responsible party

Keith M. Scriven**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name Keith M. ScrivenCase number 22 - 11818 AMC

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐**2. Summary of Cash Activity for All Accounts****19. Total opening balance of all accounts**\$ 40,835.94

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.\$ 0.17**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.- \$ 10,143.22**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.+ \$ -10,143.05**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 30,692.30**3. Unpaid Bills**

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables\$ 25,787.10*(Exhibit E)*

Debtor Name Keith M. ScrivenCase number 22 - 11818 AMC**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables** \$ 0.00
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 3,262.00
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 3,262.00
30. How much have you paid this month in other professional fees? \$
31. How much have you paid in total other professional fees since filing the case? \$

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>19,000.00</u>	—	\$ <u>0.17</u>	=	\$ <u>18,999.83</u>
33. Cash disbursements	\$ <u>4,000.00</u>	—	\$ <u>25,787.10</u>	=	\$ <u>-21,787.10</u>
34. Net cash flow	\$ <u>15,000.00</u>	—	\$ <u>25,786.93</u>	=	\$ <u>-10,786.93</u>
35. Total projected cash receipts for the next month:					\$ <u>19,000.00</u>
36. Total projected cash disbursements for the next month:					— \$ <u>4,000.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>15,000.00</u>

Debtor Name Keith M. Scriven

Case number 22 - 11818 AMC

8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Monthly Report (July/2022)

Keith M. Scriven Bankr. No. 22 - 11818 AMC

Addendum

Income

a)	Sales	0.00
b)	Interest	0.17

Total Revenue 0.17

Expenses

a)	advertising	151.21
b)	insurance	537.00
c)	taxes & fees	2,290.22
d)	materials	12,238.87 **
e)	office supplies	1,685.88
f)	utilities/telephone	339.60
g)	transportation	421.46
h)	bankruptcy filing	5,000.00
i)	other - KMS related	3,122.86

Total Expenses 25,787.10

Net Profit (Loss) (25,786.93)

** - customers have placed orders which are not payable until completed

Wells Fargo Everyday Checking

July 31, 2022 ■ Page 1 of 6



KEITH M SCRIVEN
 DEBTOR IN POSSESSION
 CH11 CASE #22-11818 (EPA)
 1007 N 6TH ST
 PHILADELPHIA PA 19123-1406

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (345)
 P.O. Box 6995
 Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

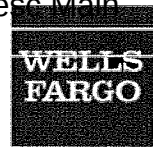
A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Other Wells Fargo Benefits**From Wells Fargo Home Mortgage**

Is a home purchase in your future? Competitive rates and low down payment options make now a great time to buy a home. Plus, as a Wells Fargo customer, you can count on personalized guidance and streamlined service every step of the way.

Get started with an online mortgage application that can pre-fill your Wells Fargo account information and save you time. Use your Wells Fargo Online® username and password at the start of the application. Go to wells Fargo.com/homepurchase or contact your local home mortgage consultant.



Statement period activity summary

Beginning balance on 7/14	\$0.00
Deposits/Additions	14,835.52
Withdrawals/Subtractions	- 13,143.22
Ending balance on 7/31	\$1,692.30

Account number: [REDACTED] 6767

KEITH M SCRIVEN
DEBTOR IN POSSESSION
CH11 CASE #22-11818 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use
 Routing Number (RTN): 031000503

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/14		Transfer IN Branch/Store - From Keith M Scriven DDA xxxxxx5377 601 Chestnut St Philadelphia PA	335.52		335.52
7/18		Online Transfer From Scriven K Way2Save Savings xxxxxx2339 Ref #lb0Fvttcgw on 07/18/22	2,500.00		
7/18		Purchase authorized on 07/16 Amtrak 197522 Philadelphia PA S462197407419835 Card 4006		100.00	2,735.52
7/19		Purchase authorized on 07/17 Staples 0010 Newton NJ S582198555634434 Card 4006		69.08	
7/19		Purchase authorized on 07/17 Staples 0010 Newton NJ S382198563438710 Card 4006		3.65	
7/19		Purchase authorized on 07/17 Staples 0010 Newton NJ S462198572496043 Card 4006		8.91	
7/19		Purchase authorized on 07/18 Intuit *Turbotax Cl.Intuit.Com CA S302199726931612 Card 4006		273.24	
7/19		ATM Withdrawal authorized on 07/19 307 Levering Mill Rd Bala Cynwyd PA 0000515 ATM ID 0174K Card 4006		1,000.00	
7/19		Purchase authorized on 07/19 USPS PO 41659200 6907 Eas Pipersville PA P582200724155317 Card 4006		27.60	1,353.04
7/20		ATM Transfer authorized on 07/20 From Keith M Scriven Savings 307 Levering Mill Rd Bala Cynwyd PA 0000681 ATM ID 0174K Card 4006	3,000.00		
7/20		Purchase authorized on 07/19 Intuit *Turbotax Cl.Intuit.Com CA S302200518141217 Card 4006		127.20	
7/20		Cash eWithdrawal in Branch/Store 07/20/2022 09:35 Am 307 Levering Mill Rd Bala Cynwyd PA 4006		1,500.00	
7/20		Purchase authorized on 07/20 USPS PO 41041200 1 Union Bala Cynwyd PA P462201701668552 Card 4006		1,635.40	
7/20		Purchase authorized on 07/20 USPS PO 41041200 1 Union Bala Cynwyd PA P462201715456410 Card 4006		35.80	1,054.64
7/21		Purchase authorized on 07/20 Intuit *Turbotax Cl.Intuit.Com CA S302201512319375 Card 4006		127.19	
7/21		Purchase authorized on 07/20 Intuit *Turbotax Cl.Intuit.Com CA S382201613693549 Card 4006		127.19	
7/21		Purchase authorized on 07/21 Marshalls 3 Hampton Ho Newton NJ P000000837474579 Card 4006		153.54	646.72
7/22		Purchase authorized on 07/20 Staples 0010 Narberth PA S302201734143393 Card 4006		13.89	
7/22		Purchase authorized on 07/20 Staples 0010 Narberth PA S582201792497874 Card 4006		5.53	
7/22		ATM Withdrawal authorized on 07/22 307 Levering Mill Rd Bala Cynwyd PA 0001123 ATM ID 0174K Card 4006		260.00	367.30



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/25		ATM Transfer authorized on 07/25 From Keith M Scriven Savings 307 Levering Mill Rd Bala Cynwyd PA 0001459 ATM ID 0174K Card 4006	3,000.00		
7/25		Purchase authorized on 07/22 Quick Chek Food St Phillipsburg NJ S302203461651216 Card 4006		56.30	
7/25		Purchase authorized on 07/22 Hymie's Deli Merion Sta PA S382203553941545 Card 4006		13.62	
7/25		Recurring Payment authorized on 07/24 Sxm*Siriusxm.Com/A 888-635-5144 NY S582205286174332 Card 4006		23.29	
7/25		ATM Withdrawal authorized on 07/25 307 Levering Mill Rd Bala Cynwyd PA 0001460 ATM ID 0174K Card 4006		1,000.00	2,274.09
7/26		Harland Clarke Check/Acc. 072522 00681517575488 Keith M Scriven		36.00	
7/26		Purchase authorized on 07/24 Staples 0010 Newton NJ S462205573478356 Card 4006		6.40	
7/26		Purchase authorized on 07/24 Staples 0010 Newton NJ S462205577175400 Card 4006		23.46	2,208.23
7/27		Purchase authorized on 07/25 Quick Chek Food St Phillipsburg NJ S382206408483406 Card 4006		33.31	
7/27		Purchase authorized on 07/25 Staples 0010 Narberth PA S382207033848535 Card 4006		2.29	
7/27		Purchase authorized on 07/26 Jewelers Depot Philadelphia PA S302207566720730 Card 4006		352.39	
7/27		ATM Withdrawal authorized on 07/27 307 Levering Mill Rd Bala Cynwyd PA 0001921 ATM ID 0174K Card 4006		960.00	860.24
7/28		Purchase authorized on 07/27 19 Petroleum Phillipsburg NJ S382208434541679 Card 4006		60.00	800.24
7/29		ATM Transfer authorized on 07/29 From Keith M Scriven Savings 601 Chestnut St Philadelphia PA 0006765 ATM ID 6560S Card 4006	3,000.00		
7/29		ATM Transfer authorized on 07/29 From Keith M Scriven Savings 601 Chestnut St Philadelphia PA 0006766 ATM ID 6560S Card 4006	3,000.00		
7/29		Purchase authorized on 07/27 Main Line Cycles Penn Valley PA S462208692931225 Card 4006		79.95	
7/29		Purchase authorized on 07/27 Main Line Cycles Penn Valley PA S302208695665594 Card 4006		67.99	
7/29		ATM Transfer authorized on 07/29 to Keith M Scriven Savings 601 Chestnut St Philadelphia PA 0006767 ATM ID 6560S Card 4006		3,000.00	
7/29		ATM Withdrawal authorized on 07/29 601 Chestnut St Philadelphia PA 0006768 ATM ID 6560S Card 4006		1,000.00	
7/29		Cash eWithdrawal in Branch/Store 07/29/2022 13:04 Pm 307 Levering Mill Rd Bala Cynwyd PA 4006		960.00	1,692.30
Ending balance on 7/31					1,692.30
Totals			\$14,835.52	\$13,143.22	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/14/2022 - 07/31/2022

Standard monthly service fee \$10.00

You paid \$0.00



Monthly service fee summary (continued)

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet one of the requirements to avoid the monthly service fee.

How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$500.00	\$335.52 <input type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Age of primary account owner	17 - 24	<input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days.

Transactions occurring after the last business day of the month will be included in your next fee period.

RC/RC



IMPORTANT ACCOUNT INFORMATION

Effective September 15, 2022, we are replacing the following paragraph in the "Special rules for new accounts" section of the Availability of Funds Policy in our Deposit Account Agreement:

The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit.

The new paragraph is as follows:

The first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state, and local government checks, and U.S. Postal Service money orders made payable to you will be available on the first business day after the day of your deposit, if your deposit meets certain conditions. For example, the checks must be payable to you. If your deposit of these checks (other than U.S. Treasury checks) is not made in person to one of our employees, the first \$5,525 may not be available until the second business day after the day of your deposit.

Starting on August 7th, if your account is overdrawn, Extra Day Grace Period will give you more time to make deposits and avoid overdraft fees.

Effective August 7, 2022, the section of the Deposit Account Agreement titled "Overdraft Rewind[®] Feature" is deleted and replaced with the following.

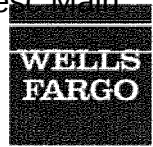
Extra Day Grace Period (Consumer accounts only)

With Extra Day Grace Period, if your account is overdrawn, you have an additional business day (extra day) to make covering deposits and/or transfers to avoid overdraft fees. If your available balance as of **midnight Eastern Time** on any business day is enough to cover the prior business day's overdraft items, the pending overdraft fees for those items will be waived. If your available balance as of midnight Eastern Time is enough to cover some, but not all, of the prior business day's overdraft items, the available balance will be applied to the transactions in the order they posted to your account (based on our posting order practices described in this Agreement). Any overdraft items that are not fully covered by midnight Eastern Time on your extra day will be subject to an overdraft fee that will be assessed during our nightly processing. You will not be charged more than three overdraft fees per business day. Note: deposits and transfers received by 9 a.m. local time on your extra day (based on where your account is located, as noted on your account statement) may also result in us reversing the prior business day's returned item decisions and paying the transaction(s).

Keep in mind that your available balance includes your deposits and transfers, less any pending withdrawals and debits. Deposits and transfers of funds are also subject to the Bank's Availability of Funds policy described in this Agreement, including any applicable deposit holds or cutoff times that may impact your available balance. If you're enrolled in Online Banking we will generally alert you on

Wells Fargo Way2Save Savings

July 31, 2022 ■ Page 1 of 5



KEITH M SCRIVEN
 DEBTOR IN POSSESSION
 CH11 CASE #22-11818 (EPA)
 1007 N 6TH ST
 PHILADELPHIA PA 19123-1406

Questions?

Available by phone 24 hours a day, 7 days a week:

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

En español: 1-877-727-2932

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (345)
 P.O. Box 6995
 Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Other Wells Fargo Benefits**From Wells Fargo Home Mortgage**

Is a home purchase in your future? Competitive rates and low down payment options make now a great time to buy a home. Plus, as a Wells Fargo customer, you can count on personalized guidance and streamlined service every step of the way.

Get started with an online mortgage application that can pre-fill your Wells Fargo account information and save you time. Use your Wells Fargo Online® username and password at the start of the application. Go to wells Fargo.com/homepurchase or contact your local home mortgage consultant.

Statement period activity summary

Beginning balance on 7/14	\$0.00
Deposits/Additions	43,500.49
Withdrawals/Subtractions	- 14,500.00
Ending balance on 7/31	\$29,000.49

Account number: [REDACTED] 2339

KEITH M SCRIVEN
DEBTOR IN POSSESSION
CH11 CASE #22-11818 (EPA)

Pennsylvania account terms and conditions apply

For Direct Deposit use
 Routing Number (RTN): 031000503

Interest summary

Interest paid this statement	\$0.17
Average collected balance	\$34,889.20
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.17
Interest paid this year	\$0.17

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
7/14	Edeposit IN Branch/Store 07/14/22 01:01:13 Pm 601 Chestnut St Philadelphia PA 4006	40,500.32		40,500.32
7/18	Online Transfer to Scriven K Everyday Checking xxxxxx6767 Ref #Ib0Fvttcgw on 07/18/22		2,500.00	38,000.32
7/20	ATM Transfer authorized on 07/20 to Keith M Scriven Checking 307 Levering Mill Rd Bala Cynwyd PA 0000681 ATM ID 0174K Card 4006		3,000.00	35,000.32
7/25	ATM Transfer authorized on 07/25 to Keith M Scriven Checking 307 Levering Mill Rd Bala Cynwyd PA 0001459 ATM ID 0174K Card 4006		3,000.00	32,000.32
7/29	ATM Transfer authorized on 07/29 From Keith M Scriven Checking 601 Chestnut St Philadelphia PA 0006767 ATM ID 6560S Card 4006	3,000.00		
7/29	ATM Transfer authorized on 07/29 to Keith M Scriven Checking 601 Chestnut St Philadelphia PA 0006765 ATM ID 6560S Card 4006		3,000.00	
7/29	ATM Transfer authorized on 07/29 to Keith M Scriven Checking 601 Chestnut St Philadelphia PA 0006766 ATM ID 6560S Card 4006		3,000.00	
7/29	Interest Payment	0.17		29,000.49
Ending balance on 7/31				29,000.49
Totals		\$43,500.49	\$14,500.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 07/14/2022 - 07/31/2022	Standard monthly service fee \$5.00	You paid \$0.00
We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet one of the requirements to avoid the monthly service fee.		
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
· Minimum daily balance	\$300.00	\$29,000.32 <input checked="" type="checkbox"/>
· A daily automatic transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· Save As You Go® transfer from a Wells Fargo checking account	\$1.00	\$0.00 <input type="checkbox"/>
· A monthly automatic transfer from a Wells Fargo checking account	\$25.00	\$0.00 <input type="checkbox"/>
· Age of primary account owner	0 - 24	<input type="checkbox"/>

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.